

Schedule of Charges

Sr No	Details of Charges	Applicable Charges
1	Loan Processing Fees	3% on loan sanctioned+ Applicable Taxes (Non - Refundable)
2	Fore Closure Charges	5% + Applicable Taxes*
3	Cheque / NACH Bounce Charges	Rs. 1000 + Applicable Taxes
4	Cheque / Repayment Mode Swap Charges	Rs. 1000 + Applicable Taxes
5	EMI Repayment Date Change	Rs. 1000 + Applicable taxes (Gap Interest also applicable)
6	Loan Terms Modification post 1 st Disbursement including but not limited to rescheduling of loan repayment terms, inclusion / exclusion of co borrowers etc.	Up to 2% of outstanding principal amount (As on date of transaction)
7	Issuance of Duplicate Income Tax Certificate	Rs. 500 + Applicable Taxes
8	Issuance of Duplicate No Objection Certificate (NOC)	Rs. 500 + Applicable Taxes
9	Duplicate Statement of Account (SOA)	Rs. 500 + Applicable Taxes
10	Document Retrieval	Rs. 1000 + Applicable Taxes
11	Loan Cancellation Charges	Rs. 20000 + Interest as per sanction letter applicable till cancellation request date from date of disbursement
12	Penal Charges	3% + Applicable Taxes, to be charged per month on delayed amount for delayed period

- Fore closure charges may vary in co-lending cases which is dependent on loan seasoning.